

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Sally Ruano</u> | Social Security number or ITIN | xxx-xx-8958 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 17-33079-KCF | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sally Ruano

2/16/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Sally Ruano
 Debtor

Case No. 17-33079-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Feb 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2018.

db
 517177806 +Sally Ruano, 41 Locust Avenue, Hamilton, NJ 08620-1715
 +Capl/dbarn, Capital One Retail Svcs/Attn: Bankruptcy, Po Box 30258,
 Salt Lake City, UT 84130-0258
 517177810 +Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,
 St Louis, MO 63179-0040
 517177811 +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,
 Saint Louis, MO 63179-0040
 517177818 +Equity One, 400 Lippincott Drive, Marlton, NJ 08053-4161
 517177820 +Finance Of America Mor, 300 Welsh Rd Bldg 5, Horsham, PA 19044-2250
 517177821 +Huntington Natl Bk, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
 517177823 +Leroys Jewelers, Sterling Jewelers, Inc/Attn: Bankruptcy, Po Box 1799,
 Akron, OH 44309-1799
 517177824 +Marco Antonio Ruano Mercado, 41 Locust Avenue, Hamilton, NJ 08620-1715
 517177825 +New Jer Hus/dovenmuehl, 1 Corporate Dr, Lake Zurich, IL 60047-8944
 517177826 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 517177827 +Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg

E-mail/Text: usanj.njbankr@usdoj.gov Feb 16 2018 23:35:03 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 16 2018 23:34:59 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +E-mail/Text: bankruptcy@huntington.com Feb 16 2018 23:34:58 The Huntington National Bank,
 PO Box 89424, Cleveland, OH 44101-6424
 517177805 +EDI: BANKAMER.COM Feb 16 2018 23:13:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 517177808 +EDI: CAPITALONE.COM Feb 16 2018 23:13:00 Capital One,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 517177807 +EDI: CAPITALONE.COM Feb 16 2018 23:13:00 Capital One, Attn: Bankruptcy, Po Box 30253,
 Salt Lake City, UT 84130-0253
 517177809 +EDI: CHASE.COM Feb 16 2018 23:13:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 517177812 +EDI: WFNNB.COM Feb 16 2018 23:13:00 Comenity Bank/Ashley Stewart, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 517177814 +EDI: WFNNB.COM Feb 16 2018 23:13:00 Comenity Bank/Roamans, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 517177813 +EDI: WFNNB.COM Feb 16 2018 23:13:00 Comenity Bank/fashbug, Po Box 182272,
 Columbus, OH 43218-2272
 517177815 +EDI: WFNNB.COM Feb 16 2018 23:13:00 Comenitybank/New York, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 517177816 +EDI: RCSDELL.COM Feb 16 2018 23:13:00 Dell Financial Services, Attn: Bankruptcy,
 Po Box 81577, Austin, TX 78708
 517177817 +EDI: DISCOVER.COM Feb 16 2018 23:13:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 517177819 +E-mail/Text: collectionbankruptcies.bancorp@53.com Feb 16 2018 23:35:40 Fifth Third Bank,
 Fifth Third Bank Bankruptcy Department,, 1830 E Paris Ave Se, Grand Rapids, MI 49546-6253
 517177822 +EDI: CBSKOHLS.COM Feb 16 2018 23:13:00 Kohls/Capital One, Kohls Credit, Po Box 3043,
 Milwaukee, WI 53201-3043
 517177829 +EDI: RMSC.COM Feb 16 2018 23:13:00 Synchb/home Design Sele, Po Box 96060,
 Orlando, FL 32896-0001
 517180695 +EDI: RMSC.COM Feb 16 2018 23:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517177830 +EDI: RMSC.COM Feb 16 2018 23:13:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 517177831 +EDI: RMSC.COM Feb 16 2018 23:13:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517177828 Springleaf Financial S

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 31

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2018 at the address(es) listed below:

Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Kevin C. Fayette on behalf of Debtor Sally Ruano kfayette@kevinfayette.com
Rebecca Ann Solarz on behalf of Creditor Roundpoint Mortgage Servicing Corporation
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5